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THE SOCIO-ECONOMIC SITUATION OF SOLO WOMEN IN EUROPE

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PREFACE

The research on solo women was commissioned by the Equal Opportunities Unit of the European Commission in 1989 and a final report published in 1991 (Millar, 1991; see also Millar, 1990; 1992).

This report, prepared for the « *Women In Europe Bulletin* », is both a summary and an updating of the 1991 publication. The revisions are mainly a reduction in length and an updating of the Labour Force Survey material. In order to keep the length down much of the detail has been excluded and some topics discussed in the main report have been omitted.

Many people have contributed to this research. Thanks are due first to the experts who produced such detailed, comprehensive and interesting reports. Their names are given in the Appendix. Thanks also to Janet Hemsley ((of the Equal Opportunities Unit at the Commission) for her support and interest in the project. And to Jo Roll, Graham Room and Gill Whitting (who helped find the tables), to Arthur O'Malley (of Eurostat, who produced the LFS tables), to Martine Garbacz (for translation), and to Hilary Strickland, Peggy Gwilt and Cicely Lovesy (for diagrams and typing).

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SUMMARY

This research on the situation of single (solo) women in Europe was carried out on behalf of the Equal Opportunities Unit of the European Commission. The report is divided into five main sections. The first outline the aims and objectives of the study, the methodology, and discusses how single women can be defined. The second describes demographic trends. The third examines education and employment. The fourth looks at the social and economic life. The final section discusses policy implications.

First, a brief note on terminology (discussed in more detail in section 1). The original title for the study was « *The socio-economic situation of single women in Europe* ». However the word 'single' is rather misleading in this context as in common terminology single refers to unmarried while this report focuses on both unmarried and ex-married women. In preference therefore we have used the word 'solo' to refer to this group of women.

The main findings can be summarised as follows:

1. There are increasing numbers of solo women throughout the EC and living solo is taking up longer periods of people's lives. It is not usually a permanent status, except in old age, rather most solo women either will marry or have been married. Among the total population of solo women there are two main groups and two smaller groups. The main groups are:
 - elderly women, most commonly widows. These women are not generally in employment and many live on very low incomes. Their living standards are low and they may be living very isolated and restricted lives.
 - young women who are not married, often still living at home with their parents. This group includes young women who are likely to have very different futures. A small group are obtaining good educational qualifications and will enter the labour market on relatively favourable terms. But a much larger group are unqualified or trained for 'women's jobs' (secretarial, catering, cleaning, retail and so on) and are at a high risk of unemployment.

The two smaller groups are:

- divorced and separated women, mainly in the middle age range. In fact rising divorce

rates have not contributed significantly to an increase in the number of solo women because many divorcing women have dependent children and so become lone-parent families following divorce.

- older never-married women. This is quite a small group because most people still do marry, although they may not stay married. Almost all these women are in employment and they tend to be better off than solo women, probably because they are less likely to have breaks in employment.
2. Although there are more solo men than solo women, the men are very different in their characteristics, being almost all young and unmarried.
 3. Most solo women are economically active and employed, especially those in the middle age ranges. Young women are particularly prone to unemployment and many widows are retired. Solo women are more likely to be working and more likely to be working full time than married women but, like married women, they often work in the service sector.
 4. Girls and boys participate about equally in education but often study different subjects. Younger solo women have better educational qualifications than older solos but there are still many young women with a few or no educational qualifications.
 5. Solo women do not have the care of husbands or children but this does not mean they are without caring responsibilities. Solo women, especially those in late middle-age, may be providing care for their elderly parents. Caring responsibilities can have a major impact on employment, and so on current and future incomes. As yet benefits and services to support carers are weak and the individual involved are often to bear the costs — financial, physical and emotional — themselves. Solo women carers are worse off in these respects than married women carers.
 6. Widows are generally the only group among solos singled out for special treatment in social security. Other solo women are eligible for benefits, generally on the same basis as men, if they require support during unemployment or sickness and so on. However women are more likely than men to be working in types of employment not covered by benefits (eg family working, home working, part-time working and so on), their more discontinuous employment make them less likely men to be able to fulfil contribution conditions, and their lower pay may mean lower levels of benefit.
 7. The most 'at risk' groups among solo women are elderly women, young unqualified and often unemployed women, and carers. These groups should therefore be the focus of

policy. However, because most solo women will be or have been married, in many ways their needs are not so different from the needs of married women. Policies to lessen the impact of family responsibilities on employment and to make employment more responsive to those family responsibilities would help all women — solo, married, and lone parents.

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I

INTRODUCTION

Background

The rapid demographic, social and economic changes in recent years have presented some fundamental challenges to social and economic policy, especially in relation to the situation of women. Traditionally in both labour market and social welfare policies women have been treated primarily as the dependants of men. However the increased labour market participation of women (especially mothers); the trend towards later marriage; the rise in material breakdown leading to a very significant increase in the number of lone mothers; and the increased numbers of elderly women often living alone all mean that in practice many women are not financially dependent on men. At various stages of the life cycle women have to be able to support themselves alone.

One of the central aims of the European Community Medium-Term Programme on Equal Opportunities for Women has been to develop policies aimed at improving the position of women in the labour market. The issues raised by this touch on many areas, in particular the position of women in the labour market cannot be examined separately from family and domestic responsibilities. However the recognition of these links between the public and the private, between paid and unpaid work, has meant that the primary focus of both policy and research has been on the situation of women as mothers. Solo women — those currently without partners or children — have therefore tended to be somewhat neglected in both research and policy terms. Indeed it seems to have been generally assumed that solo women do not experience the same employment disadvantages as married women and further, that equal treatment policies have removed any major employment barriers that solo women may have faced in the past. In fact there is little systematic information available on the actual situation of solo women. In order to provide such information the European Commission funded this preliminary study of the socio-economic situation of solo women in Europe.

Aims and objectives

This study is one of the first to focus specifically on solo women, and to attempt to

describe their situation across the European Community as a whole. The aims and objectives of the research can be summarised as follows:

1. to describe the situation of solo women in the European Community;
2. to analyse the aims and impact of current policy, especially in relation to equality legislation;
3. to develop policy proposals.

Methodology

Three main sources of data were used. First there were the national reports commissioned from experts in each of the twelve member states and written to a set of common guidelines. Secondly two other reports were commissioned to examine specific topics in more detail — one of the impact of equal opportunities legislation on solo women and the other on the position of solo women as carers. Thirdly data on single women and employment was extracted from the Labour Force Survey (in the EC published report these related to 1987, here the data have been updated to 1990).

Two points should be noted about the methodology of this study. First the research was generalist rather than specialist in content. That is to say we set out to examine the situation of solo women in relation to a wide variety of topics; to look broadly rather than in depth. Secondly the reports were written to common guide-lines but nevertheless they varied quite substantially in content. They varied in the definition of solo women used (discussed in more detail in the next section), in the extent to which data were available, and in the coverage given to the various different topics. The research can thus best be described as 'cross-national' (covering a number of different countries) rather than 'comparative' (explicitly making comparisons using common definitions and data).

Defining solo women

As Rossella Palomba and Adele Menniti point out in the national report for Italy demography increasingly is faced with the task of defining and coining concepts to embrace new forms of family life whose contours are somewhat vague and imprecise. Certainly this is the case for solo women who could be defined in a number of different ways: single (unmarried) women only; women without partners; women without partners and children; women who live alone. We could also consider whether being solo is a

matter of choice or not; and whether being solo is a temporary or a permanent status.

For the purposes of this study we wanted to exclude currently married or cohabiting women. We also wanted to exclude lone mothers — these are certainly solo women but the fact that they are responsible for dependent children makes their circumstances rather different from those of other solo women. In addition lone mothers have been the subject of a previous recent report to the Commission (Roll, 1989; 1992). Other than these exclusions, however, it was decided that the definition of solo women should be as comprehensive as possible. In the 'notes of guidance' therefore the definition was given as:

' never-married women without dependent children and not cohabiting and ex-married without dependent children and not cohabiting. Those living in larger households (eg with parents) should be included as long as they are not cohabiting with a partner.'

The most difficult and perhaps contentious part of this definition concerns the inclusion of those solo women who live with others. For some countries it was not possible to separately identify those who share from the statistics (which often focus on families or households rather than persons) and so the focus was of necessity on solo women who live alone. But it can also be argued (for example in the Italian report) that it is more appropriate to focus only on those who live alone because 'the concept of "single" cannot be extended to include women who have never left the parental home. Even if these women are economically independent the fact that they have never left the parental home indicates both their difficulty or incapacity to break away from the parent/child bond and their lack of independence, be it psychological, economic, emotional, etc.' (p. 9) It could also be argued that those who live alone are very different from those who share in that those who live alone must be economically independent and able to provide for themselves.

There is certainly force in these arguments but on the other hand if we entirely exclude solo women who live with others then we are excluding a large group of solo women. And this would not only be the young women who live at home with their parents but also older women who may be living with their non-dependent children or with their (elderly) parents. Such women, especially those women living with elderly parents, may have caring responsibilities which have a major impact on their lives. Caring is not simply about caring for children, and one of the aims of this study was to consider the extent of family and caring responsibilities among solo women. We therefore try and include all solo women and point out, where applicable, the differences between those who live alone and those who do not. We therefore included those who lived with others. In relation to terminology solo refers to the overall group, lone to solo women

who live alone, and single just to the never-married.

Dynamics

A number of the national reports pointed out that solo women have not been the focus of much research or policy interest and indeed even that the category of single or solo has not been very apparent until recently. As with any categorisation that might be useful for statistical or policy purposes (eg lone-parent families, unemployed people, students and so on) it is important to be aware of the heterogeneity and dynamics of such groups. Solo women are certainly diverse in their characteristics and can be seen as comprising two main groups: young women who are pre-marriage and elderly women who are mainly widowed. To these can be added two other smaller groups: divorced and separated women and older never-married women. At different parts of the report we concentrate on these different groups.

Furthermore, as with other statuses women become and cease to be solo for various reasons and stay solo for various lengths of time. The group therefore constantly changes as people move in and out of the status and the characteristics and experiences of the individuals involved will depend to some extent on their previous status. Thus, for example, the socio-economic situation of elderly women depends to a large extent on their employment and marital status during their working lives. Similarly although solo women are defined as currently being childless many will have or will have had children. For the former the expectation of child-bearing, and for the latter the previous experience of child-bearing, are likely to be important factors in understanding their current situations in the labour market and otherwise.

Thus solo women — as with any other group defined by a particular characteristic or set of characteristics — are not necessarily an homogeneous group nor can they be seen as entirely separate in their characteristics and needs from other groups of women. But solo women are numerically a significant category, as we shall see in the next section.

■ ■ ■

II

DEMOGRAPHIC TRENDS AND CHARACTERISTICS

Most people marry and most people have children but there have been very significant changes in the timing and duration of marriage, in life expectancy, in economic circumstances (especially in relation to employment and housing) and in social expectations. All these have led to change in the structure of families and households. The trends include later marriage, more cohabitation, smaller families, more divorce, more extra-marital births and smaller households. They also include more single people and more people living in single-person households. As discussed in the previous section different definitions of solo women were used in the national reports. The best way to summarise this material therefore is to provide a brief description of the situation country by country and then draw out the overall picture. We begin with those countries that were able to provide data on all solo women (as defined in section 1 above). We then describe the data from those countries who also report on all solo women, but include some women with children; and then go onto those who report data on solo women living alone.

(a) *SOLO PEOPLE*

Four countries — Denmark, Germany, the UK, France — were able to produce data on all solo women using as closely as possible the definition given above — no current partner or children.

■ Denmark

The total population of Denmark is just over five million. In 1988/89 there were estimated to be about 550,000 solo adult women aged over 18 representing about 27 percent of women. Of these women 44 percent are widows; 39 percent are unmarried; and 17 percent are divorced or separated. Over half (53 percent) are aged over 60; 25 percent are aged between 25 and 59; and 22 percent are aged under 25. Age and marital status are closely associated with the elderly women being primarily widows (over 70 percent of those aged over 60); the young women being primarily unmarried (97-98 percent of those aged under 30); while the divorced and separated

predominate in the middle years (28 percent of those aged 30-39 and 63 percent of those aged 40-49). Most (82 percent) of solo women live alone but only about half (51 percent) of those aged 18-24 do so, about three-quarters of these being young women living with their parents.

The portion of solo men is about the same as the proportion of solo women (26 percent for the men and 27 percent for the women). The men, however, are very different in marital status and age, being mainly young and unmarried. Of the men 69 percent are unmarried; 14 percent are widowers; and 14 percent are divorced or separated. Thirtynine percent are aged under 25; 40 percent are aged 25 to 59; and 21 percent are aged over 60. As with the women there is the same association between age and marital status, with the younger men mainly being unmarried.

■ Germany

The Federal Republic of Germany has a population of about 61 million.

[Note: these figures all predate the unification of East and West Germany.]

In 1986 about 7.6 million of women aged 25 and above were solo women, of whom 5.3 million live alone and 2.3 million live with others. Thus about 70 percent of solo women live alone and in total solo women make up about a third (34 percent) of all women aged over 25. Of all solo women 59 percent are widows; 30 percent are unmarried; and 12 percent are divorced. Of those solo women who live alone 56 percent are widows; 32 percent are unmarried; and 10 percent are divorced. Again elderly women predominate: 54 percent of those living alone are aged over 65; 36 percent are aged 25 to 64; and 10 percent are aged below 25.

Exactly comparable figures are not given for men but the general population figures suggest that the same pattern applies in Germany as in most other countries with solo men being predominantly young and unmarried rather than older and widowed.

■ The UK

The UK population is just under 57 million. In 1987 there were 9.8 million solo women in Britain, representing about two-fifths of all adult women. The detailed statistics in the report refer mainly to England and Wales (about 84 percent of the total UK population) and show that about 36 percent of adult women in England and Wales are solo. Just over half (51 percent) of these solo women are unmarried; 38 percent are widowed; and 6 percent are divorced. Thirty two percent are aged under

25; 22 percent are aged between 25 and 59; and 45 percent are aged over 60. Again the unmarried women are mainly young while the widowed women are mainly old. Most (64 percent) solo women do not live alone. Of the unmarried women only 16 percent live alone (most live with their parents) but of the widows 63 percent live alone.

There are about the same proportion of solo men as of solo women (34 and 36 percent respectively). Of the men 76 percent are unmarried with only 10 percent widowed and 7 percent divorced. The age distribution is different from that of the women with 48 percent of the men aged under 25; 29 percent aged between 25 and 60; and 17 percent aged over 60. Thus while the women's age distribution is U-shaped (young and old but fewer in the middle years) the men's distribution declines with age.

■ **France**

The total population of France is about 55 million. In 1988 there were about 7.3 million solo women, about 34 percent of all adult women. Of these women 3.7 million lived alone and 3.6 million lived with others (two million living with their parents of whom three-quarters were aged between 18 and 24). Of those who lived alone 58 percent were widows; 30 percent were unmarried; and 12 percent were divorced or separated. Again it is older women who are most likely to live alone (78 percent being aged over 60 years).

Men are much less likely to live alone than women (1.7 million in 1982 compared with 3.2 million women) and those who do live alone are more often unmarried (55 percent) than widowed (21 percent); they are also younger than the women living alone (29 percent aged over 50).

(B) SOLO WOMEN INCLUDING SOME WITH CHILDREN

Three countries — Ireland, Spain, Greece — produced data which identified solo women but did not exclude those with dependent children. However the number of solo women with dependent children in these countries is likely to be small and should not inflate the estimates too much.

■ **Ireland**

Ireland is a population of about 3.5 million and in many respects is very different in population characteristics from other EC countries, although the trends (to smaller family size for example) affecting other countries have also affected Ireland.

Traditionally there has been a low rate marriage, a high average age at marriage, high fertility rates, and high levels of out-migration. The population is very young (about 47 percent aged under 25 in 1986) and this combined with a relatively late age at first marriage (25 for women in 1986) gives a very high number of young single women. In 1986 there were 447,364 unmarried women and 148,341 widows aged over 15 years, giving a total of about 595,000 solo women, about 46 percent of all adult women and about 17 percent of the total population. (There is no civil divorce in Ireland and only 2 percent of the female population were classified as separated in 1986). Thus, unlike most of the other countries, the predominant group among solo women in Ireland are unmarried (75 percent) rather than widowed (25 percent); and young (33 percent aged under 20, 23 percent aged 20 to 24) rather than old. Of the unmarried women 61 percent are aged under 25. Of the widows 71 percent are aged over 65. Although the number of oneperson household has been increasing most of these women do not live alone (about eight percent of the unmarried and 11 percent of the widows). But of those living alone about half (55 percent) are aged over 65.

Men (aged over 15) more likely to be single than women. Of adult men in 1986 43 percent were unmarried and 3 percent were widowed giving a total of about 578,000 solo men. Because the solo women are more often young and unmarried than widowed the age balance between solo men and solo women is not as different as it is in some other EC countries (51 percent of the men and 61 percent of the women aged under 25). Unmarried men are more likely to live alone than unmarried women, especially at younger ages.

■ **Spain**

Spain had a total population of about 17 million in 1981 and like Ireland a relatively young population with 34 percent being under the age of 20. Of those aged over 15 in 1981 about 5.8 million are solo women, about 40 percent of all adult women. The solo women are mainly unmarried (66 percent) with 31 percent widows and about two percent separated or divorced. Again the unmarried are young (39 percent aged 15 to 19) and the widowed old (69 percent aged over 65). Detailed figures on living arrangements are not available but young women would very rarely live on their

own, most live with their parents, and many widows also live with their families because they find it difficult to manage financially alone.

There are about 4.7 million solo men, the vast majority being unmarried (89 percent) with nine percent widowed and two percent divorced or separated. As with the women 39 percent of the unmarried men are aged 15 to 19, while 71 percent of the widowers are aged over 65.

■ **Greece**

The population of Greece is almost 10 million. In the 1981 census there were about 1.3 million solo women (34 percent of all adult women). Of these women 56 percent were unmarried; 39 percent widowed; and four percent divorced or separated. Again the unmarried women are young (78 percent aged under 30) and the widowed women are old (51 percent aged over 65). About 17 percent of solo women are heads of household, most (63 percent) of these being widows.

There are about the same number of solo men as solo women (1.1 million men) and again the men are predominantly unmarried (90 percent) with very few widowed (seven percent) or divorced (two percent). Seventy-eight percent of the unmarried men are aged under 30. Because the men are very likely to be young and single they are less likely than the women to head households (about nine percent).

(c) ***One-person households***

Five countries — Italy, Luxembourg, Portugal, Belgium, the Netherlands — produced data referring to one-person households. These will therefore tend to underestimate the total number of solo women, largely missing out the young single women.

■ **Italy**

Italy has a total population of about 57 million. Defining solo only to include those living in one-person households in 1988 there were estimated to be about 2.3 million lone-women households. Of these women 67 percent were widows; 25 percent were unmarried; and eight percent were divorced or separated. Again elderly women predominate; 75 percent over 60; 20 percent aged between 34 and 39; and five percent aged under 34; and the association between age and marital status is again

clear with the elderly women being mainly widows.

The number of lone-men household is much smaller than the number of lone-women households (about 780,000) and the men were most often unmarried (55 percent) rather than widowed (29 percent) or divorced or separated (16 percent). The men were therefore again much younger than the women.

■ **Luxembourg**

Luxembourg is the smallest country in the Community with a population of about 370,000 persons, of whom a significant proportion (about a quarter) are foreigners. In 1981 there were estimated to be 17,593 lone-women household, representing 4.9 percent of the total population. Of these women 60 percent were widows; 29 percent were unmarried; and 10 percent were divorced or separated. Again older women were the largest group; 64 percent being aged over 60; 31 percent aged between 25 and 59; and only five percent aged under 25. Some information is also available on solos who share with others. In comparison with solos who live alone those who share are predominantly young and unmarried, although among women who share about a third are aged over 60 and about a third are widowed.

In comparison with men there are about twice as many lone women as lone men (9,015 lone-men household representing 2.5 percent of the total population). Of the men 22 percent are widowers; 48 percent are unmarried; and 30 percent are divorced or separated (the remaining 10 percent are married), mainly migrant workers living apart from their wives). This difference in marital status between the men and the women is reflected in a difference in the age structure with 39 percent aged over 60; 62 percent aged 25 to 59; and nine percent aged under 25.

■ **Portugal**

The total population of Portugal is about 10 million. In 1981 there were estimated to be 258,436 lone-women household representing about 2.6 percent of the total population. Taking all 'heads of household' rather than just lone-person households 524,688 women were heads of household (about ten percent of all women). Of these women 55 percent were widows; 23 percent were unmarried; and eight percent were separated or divorced (the remaining 14 percent were married). Forty-four percent were aged over 65; 46 percent between 35 and 64; and 10 percent under 35.

Men are less likely than women to live alone with 117,131 men living in one-person households (1.2 percent of the total population). Of these men about 51 percent are unmarried; 39 percent widowed and about ten percent divorced or separated.

■ **Belgium**

The population of Belgium is almost 10 million. In the 1981 census there were 533,448 lone-women households, representing about 5.4 percent of the total population (about 15 percent of all households). Of these women 65 percent were widowed; 21 percent were unmarried; and 14 percent were divorced or separated. Again most (63percent) were aged over 65 with about 29 percent aged between 30 and 64; and eight percent aged under 30.

Men living alone comprised 205,639 households (about two percent of the population and about eight percent of all households). Forty-one percent of the men were unmarried; 27 percent widowed; and 32 percent divorced or separated. This relatively high proportion of divorced and separated men gives an age distribution with more men in the middle age range: 50 percent aged 30 to 34; 38 percent aged 65 and over; and 12 percent aged under 30.

▲ **The Netherlands**

The population of the Netherlands is about 6 million. In 1987 there were about 770,000 women living alone, representing 62 percent of all one-person households and about 13 percent of all households. Of these lone women 15 percent were aged under 30; 32 percent aged 30 to 64; and 52 percent were aged 65 plus. Most — 66 percent — were widowed or divorced/separated.

There were fewer men living alone — about 470,000 or 38 percent of all one-person households. Of these men 28 percent were aged under 30; 53 percent aged 30 to 34; and 19 percent were aged over 65; 58 percent were never-married and 42 percent widowed or divorced/separated. The numbers living alone have increased in recent years, for both men and women, but these seems to have been little change in their characteristics — the women living alone are mainly elderly widows and the men mainly young and never-married.

TABLE 1 provides a summary of the data from the national reports. Bearing in mind the differences in definition the table should not be used to make specific comparisons between countries. However the data indicate that solo women make up a quarter to a third of all adult women, and even up to two-fifths in some countries. Thus, although the majority of women are married or living with a partner, a very significant minority are not. If we were also to include lone mothers in these figures then clearly there are many women throughout the EC who are alone and self supporting.

TABLE 1			
Solo and lone women in the EC, late 1980s			
		Approximate number (000s)	Approximate proportion of all adult women
SOLO WOMEN			
Denmark	1985	550	25-27
FR Germany	1986	7600	27-34
UK	1987	9800	36-40
France	1987	7300	32-34
Ireland	1986	590	45-46
Spain	1981	5800	35-40
Greece	1981	1300	31-34
LONE WOMEN			
Italy	1981	1600	5-6
Luxembourg	1981	18	10-11
Portugal	1981	260	5-6
Belgium	1981	530	11-12
Netherlands	1988	770	12-13
Source: National Reports			

It should also be noted that some of the national reports stressed the regional or urban/rural differences within that country. This was the case especially for Greece, Portugal and Ireland, and also noted in Italy and France. The population in rural areas

tends is to be older primarily because of migration either to towns and cities, and in the case of Ireland also high emigration rates among young, single women. Thus rural areas can have quite high proportion of solo women, mainly elderly widows. In urban areas there are also quite high proportions of solo women, but here they are younger and more likely to be unmarried or divorced or separated, and are much more likely than rural solo women to be employed. The urban areas offer both more employment opportunities (and so pull in young solo women from rural areas) and greather tolerance for 'non-traditional' forms of living.

The Labour Force Survey

The Labour Force Survey (LFS) is a valuable source of data which is based on standard definitions across Europe. Some special tabulations for this study were supplied by Eurostat from the 1990 LFS. Unfortunately it was not possible to identify solo women as a group from the LFS but we were able to identify the two main sub-groups of solo women: single women (ie, unmarried but including some with children) and lone women (ie, single, widowed and ex-married living alone). Some women will fall into both groups and so the two cannot be simply added together. In general the LFS data confirm the picture given in the national reports. According to the LFS data in 1990 there were:

- 138 million women in the EC aged over 14
- 35 million single women (25 percent of all women)
- 21 million lone women (15 percent of all women)

At the same time there were:

- 128 million men in the EC aged over 14
- 40 million single men (32 percent of all men)
- 21 million lone men (9 percent of all men)

Thus there are more single men than there are single women but more women live alone than do men. The tables in the Appendix give details of the numbers. Table 2 shows the proportion of women in each age group who are single. Overall 25 percent of adult women are single, ranging from 21 percent in the UK to 35 percent in Ireland. Young women aged under 25 are predominantly single (over 85 percent in all countries except the UK). In the prime 'family' years between the ages of 25 to 49 overall 15 percent of women in the EC are single, ranging from 10 to 11 percent in Portugal and the UK to 25 percent in Denmark. In 1987 13 percent of women aged 25 to 49 were single so there has been an increase in the number of unmarried women in this age group,

probably reflecting continuing rises in the age of marriage. Among the older age groups usually under 10 percent are single, reflecting the fact that most people do marry. Ireland (where 16 percent of women over 65 are unmarried) is something of an exception.

TABLE 2					
Single women by age, EC 1990					
	Proportion of each age group who are single				
	14-24	25-49	50-64	65+	All aged 14+
Belgium	88	12	5	7	23
Denmark	94	25	4	8	30
FR Germany	86	16	6	8	23
Greece	86	12	5	5	23
Spain	92	17	7	10	30
France	87	17	6	7	26
Ireland	94	18	11	16	35
Italy	90	15	7	10	26
Luxembourg	92	16	6	9	23
The Netherlands	89	18	5	7	28
Portugal	85	11	7	10	25
UK	75	10	5	9	21
Europe 12	86	15	6	9	25
Source: Special tabulations from the 1990 Labour Force Survey					

TABLE 3 shows the proportion of adult women in each age group who are living alone. Whereas the pattern for single women (as shown above in table 2) was rather similar across the EC, table 3 shows that there are quite substantial variations in the proportions of women who live alone. Overall about 15 percent of adult women live alone, ranging from six to seven percent in Spain and Portugal up to 38 percent in Denmark. Denmark is unusual in that over half of young women (under 25) apparently live alone, the country with the Germany (with 11 percent). Across all countries, however, living alone increasingly common in the older age groups. In the EC as a whole 44 percent of women aged 65 plus are living alone, ranging from 21 percent in Spain and the

Netherlands to 65 percent in Denmark.

TABLE 3					
Lone women by age, EC 1990					
	Proportion of each age group who live in one-person household				
	14-24	25-49	50-64	65+	All aged 14+
Belgium	1	4	13	47	14
Denmark	56	20	29	65	38
FR Germany	11	11	16	55	22
Greece	4	4	10	32	10
Spain	■	1	5	21	6
France	6	7	15	46	16
Ireland	1	4	11	36	10
Italy	1	4	11	42	12
Luxembourg	3	7	11	36	13
The Netherlands	9	9	15	49	17
Portugal	■	2	8	25	7
UK	2	5	15	48	15
Europe 12	5	6	13	44	15
(■) less than one percent					
Source: Special tabulations from the 1990 Labour Force Survey					

As noted above there are more single men than single women in the EC. Most men aged under 25 are single (over 90 percent in each country); among those aged 25 to 49 typically about a quarter are single; among those aged 65 plus typically only about five percent are single. Ireland is an exception: 21 percent of Irish men aged over 65 are single (see Appendix for detailed figures).

However fewer men than women live alone and this is particularly because of differences among the elderly populations of women and men. As table 4 shows that there are both more elderly women than men in all EC countries and elderly women are more likely than elderly men to live alone. Thus, for example, in Belgium there are 880,000 women aged 65 or above compared with 577,000 men and 47 percent of the

women live alone compared with 21 percent of the men. Other countries show similar patterns, obviously a consequence of the fact that generally women live longer than men so there are more elderly widows than elderly widowers.

TABLE 4 Number of elderly people and proportion living alone, EC 1990				
	Number aged 65+ (000s)		Proportion living alone	
	Women	Men	Women	Men
Belgium	880	577	47	21
Denmark	474	335	65	35
FR Germany	6039	3288	55	16
Greece	784	644	32	10
Spain	3288	2288	21	6
France	4503	2968	46	16
Ireland	210	163	36	22
Italy	4938	3673	42	16
Luxembourg	35	20	36	14
The Netherlands	1009	713	49	16
Portugal	849	606	25	10
UK	5156	3513	48	21
Europe 12	28156	18788	44	16
Source: Special tabulation from the 1990 Labour Force Survey				

Some common patterns can thus be seen from the country profiles and from the LFS data:

1. Solo women typically make up between a quarter and a third of adult women in EC member states.
2. The two main groups of solo women are unmarried women and widows. Divorced or separated women make up a relatively small proportion of the total. Widows predominate in Denmark, Germany, France, Luxembourg and Portugal; while

unmarried women are the largest group in the UK, Ireland, Spain and Greece. However this may be partly a consequence of differences in definition.

3. Across the various countries there is a significant variation in the extent to which solo women live alone, but widows are the most likely to be living alone.
4. The age distribution for solo women is usually U-shaped with the young and single at one end and the elderly and widowed at the other. Living solo in the middle years of life is fairly uncommon (although living as a lone mother is increasingly common).
5. Men are more likely to be solo than women, but most solo men are young and single and they rarely live alone.

Factors affecting the number of solo women.

Detailed figures on trends in the number of solo women are not readily available but there are three main factors which have affected the number of solo women at different stages of the life-cycle.

1. Later marriage and a de-coupling of leaving home and marriage. In ten of the EC countries the average age at marriage for women has risen since 1970 (Eurostat, 1989). The exceptions are Spain and Portugal where the average age at marriage, although rising, is still lower than in the 1970s. To some extent, and with significant differences across countries, this later age in marriage has been accompanied by more cohabitation before marriage but the extent of cohabitation does not fully compensate for later marriage. In addition, whereas in the past most young people only left home at marriage, in many countries this is less likely to be the case today.
2. More marital breakdown and divorce. Divorce rates have gone up very significantly across Europe, although the rates remain fairly low in Greece, Spain, Portugal and Ireland (where there is no civil divorce). Many divorced people remarry but women are in general less likely to do so than men, or are less likely to re-marry quickly after divorce and so live solo for longer periods.
3. An increase in longevity, especially for women. Life expectancy has gone up across Europe and women generally live longer than men so that there have been very significant increases in the numbers of elderly widows.

Of these the first and the third have been the most important in determining the numbers of solo women. Although the divorce rates have increased substantially many divorces involve families with dependent children and so this change has mainly lead to an increase in lone-parent families rather than an increase in solo women (this is also true of the increase in extra-marital births).

A fourth factor which could affect the number of solo women is the extent to which women never marry, rather than being pre or post marriage. However this has not been a major factor because, although marriage rates have generally been falling, most people do still marry. So although there are more never-married among the young, among older women most are or have been married, and indeed in some countries there is evidence of a fall in the proportions of never-married women. For example, according to the national reports, this is the case in the Netherlands, Germany and Denmark.

Thus, as summarised in the German report:

— being single is primarily a premarital stage before the first marriage, a postmarital stage after the loss of a husband and sometimes a transitional stage between two marriages. It seems that being single in the long run or for the whole life is rather seldom. Insofar single can be better understood as accompanying phenomenon of the institution of marriage and not as their threat. (p. 6)

Perhaps the most important point to note is that more women are now likely to be solo more often and for longer periods of their lives. Diagram 1 gives a hypothetical picture of marital status across the life course, showing the potential solo stages: before marriage, following marital breakdown (which may happen more than once), and after the death of a partner. Because of later marriage there is a longer period as a solo unmarried women than in the past; because of divorce there is a greater likelihood of being solo or a lone mother following marital breakdown; and because of increased life expectancy there is a greater likelihood of being a solo widow towards the end of life.

It is not possible on the available evidence to say whether being solo actually represents a longer period of life than being married but it certainly represents a significant — and probably increasing — part of life for women. As the UK report (p. 5) pointed out:

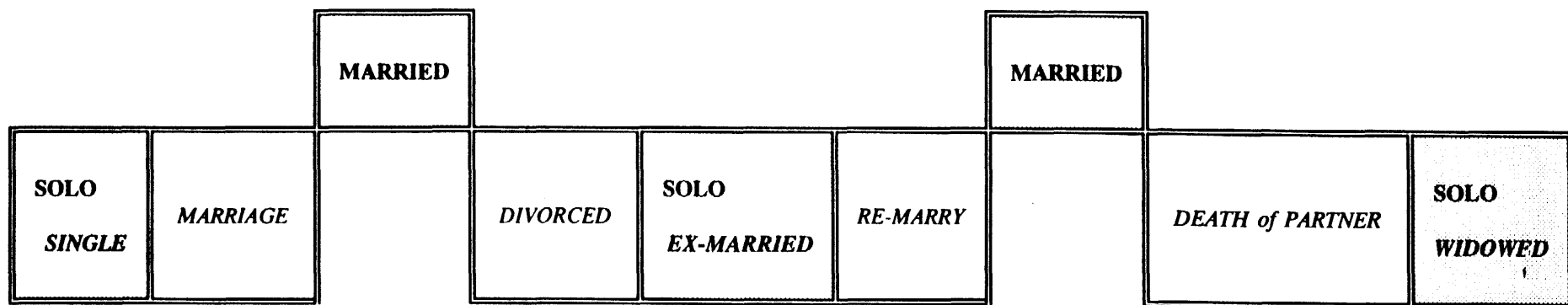
— These changes may have important and far-reaching implications for society. They are likely to affect women's educational achievements and labour force

participation in that other things being equal by remainig single longer, women can pursue education and employment without family responsibilities... Fertility behaviour and living arrangements may also be affected by these changes: accumulation of human capital may delay childbearing, reduce family size and increase childlessness. Additionally, delayed marriage and childbearing may lead to increases in the proportions of women who set up their own independent households.

■ ■ ■

DIAGRAM 1

Solo women across the life-cycle



III

EDUCATION AND EMPLOYMENT

This section examines education and employment. Rather than giving country by country profiles as in the previous section, the method adopted to summarise the material here is to give a general description of the overall situation, using material from specific countries as illustration.

Education

The main points from the national reports can be summarized as follows:

All countries have seen a big expansion in education, although some started from a very low base. So the expansion for some countries -eg especially Spain, Portugal and Greece) has meant an improvement in basic education with significant falls in illiteracy, while for others the expansion has been particularly in higher education.

Girls in particular have benefited from this expansion in education, and in some countries have been among the groups specifically targeted. In Germany, for example, in the 1960s there was a specific policy to improve access to education for working-class children, for those in rural areas and for girls. The 1960s expansion of higher education in the UK likewise aimed to improve opportunities for girls.

In general there is therefore a big age difference in relation to educational qualifications. The older age groups who did not have the same access to education are less well qualified than the younger age groups. This is true for both men and women but more so for women. This is illustrated, for example, by Belgium and France. In Belgium among solo women not of working age 71 percent had completed only primary education compared with 24 percent of those of working age. The figures for single men are 64 percent and 25 percent respectively. In France 60 percent of solo women over 40 had no educational qualifications compared with 38 percent of those aged under 40. In the Netherlands up to 1974 the school-leaving age was lower for girls than for boys, meaning that girls received fewer years of compulsory schooling.

Participation rates for girls and boys are now at much the same level for primary and non-higher secondary education but a higher education levels boys generally continue to out-number girls. Thus, for example: in the UK six percent of women have a degree or equivalent compared with 13 percent of men; in Greece two percent of women have a diploma of higher education compared with six percent of men; in Spain nine percent of women have a degree or equivalent compared with 11 percent of men; In Italy four percent of women have a degree compared with nine percent of men; in Ireland nine percent of women aged 20 to 24 are in higher education compared with 12 percent of men of the same age.

At the other extreme there is more illiteracy among women than men. In Greece about 14 percent of women are illiterate compared with about four percent of men. In Sapin about five percent of the population were illiterate in 1981 (a fall from eight percent in 1960) and of these about 72 percent were women. Again there is a big age difference with illiteracy rare among the young. In addition, there are everywhere quite substantial numbers of both women and men who either have no qualifications or who have not progresses much beyond primary levels.

Making comparisons within the group of solo women and between solo and other women is not easy because of lack of adequate data and because age differences in qualifications make the comparisons complex. Young solo women will tend to be better education than older solo women, for example in Belgium 40 percent of never-married but ten percent of ex-married women have a higher qualification; and similarly in Germany 40 percent of young single women have 'Arbitur' compared with only three percent of elderly widowed lone women. Thus where older women predominate the overall qualification levels are low for solo women.

At younger ages the picture is not consistent in relation to whether solo women are better or worse qualified than married women or women in general. In Germany young lone women are better educated than married women and lone men in the same age group, and the same is true in Italy. In Spain lone women are more likely to have had longer schooling than married women, an average of 7.6 and 3.7 years respectively (similarly for men where the averages are 7.4 years for lone men and 4.6 years for married men). In Denmark solo women are more likely to have completed their matriculation than women in general. On the other hand in Belgium there are no significant differences between lone and married women (although there is a slight over-representation of lone women among those with the highest qualifications). In Spain lone women are more qualified than married women. In France this also appears to be the case.

The explanation for these differences between countries probably lies in the fact that there are different sub-groups within the solo category. One group consists of highly educated women who marry later than women in general — either because their participation in higher education postpones their marriage or because, having participated in higher education, they are better able to support themselves in employment and so have more incentive and more opportunity to remain independent. Then there are those young women with few qualifications who are more likely to be living in their parents' household because they cannot easily support themselves independently. And there the ex-married women (those who are divorced and separated women) whose qualifications are likely to be lower than those of married women because marital breakdown is more common among those who marry younger, who tend to be less well qualified.

Information on participation in education among single people is available from the 1990 Labour Force Survey. Table 5 shows that in the EC as a whole about 33 percent of single women aged over 14 and above are in education, compared with 30 percent of single men. The countries with the highest proportion of single women in education were Belgium (49 percent) and Greece (44 percent). Those with the lowest proportion were Denmark (19 percent) and the UK (24 percent). In general single men were less likely to be in education than single women. In Denmark the low proportion in education probably reflect the fact that Denmark has a relatively low proportion of single people aged 14 to 24: 56 percent of all single women in Denmark compared with 64 percent in Europe as a whole; and 49 percent of all single men compared with 59 percent in Europe as a whole.

TABLE 5 Proportion of single people aged 14 plus in education, EC 1990		
	Single women	Single men
Belgium	49	42
Denmark	19	15
FR Germany	28	27
Greece	44	37
Spain	39	35
France	39	32
Ireland	37	31
Italy	35	33
Luxembourg	33	30
The Netherlands	28	25
Portugal	34	30
UK	24	20
Europe 12	33	29
Source: special tabulations from 1990 Labour Force Survey		

Little detailed information is available on training as opposed to education. Training is often targeted on two main groups: school-leavers and older women seeking to return to the labour market after staying at home to care for their families. In the UK training schemes for unemployed school-leavers have been greatly expanded in recent years and in 1988 21 percent of 16 year-old girls were on the Youth Training Scheme compared with 29 percent of 16 year-old boys (this would account in part for the low proportion of single people in education shown above). Adult training schemes however are mainly focused on unemployed men or women with children. In Italy training schemes for returners are mainly locally organised and solo women are particularly targeted for these schemes. In Spain women make up about 43 percent of those on adult training schemes, and women mainly train for work in administration, sanitary and textile sectors and from 1986 in computers and marketing.

In the Netherlands report it is noted that the changes to education and training in the late 1960s reduced the opportunities for 'female-oriented' and 'gender-neutral' training and economic recession then exacerbated this. Many of the jobs for which women were trained were converted into full or partially paid voluntary work, leaving women with

'female' training unable to find paid work. The report also highlights the potential dangers of a shift to vocational specialised college based training as opposed to training on the job. The former tends to attract more men to particular jobs (the example given being nursing) but:

— men are gradually occupying the higher functions as well as the more prestigious fields, in earlier times reserved for never-married women. A general finding is that men are making more progress in profitable female sectors of the paid labour market and especially in reaching the higher positions than women are in entering even the less profitable male sectors. This abodes not much goods for the single women of the future. (p. 18)

Moving from qualification levels to the type of subjects studied then significant sex differences are apparent everywhere — girls and boys study different subjects at school, at university, and on training schemes. It remains very much the case that boys study scientific and technical subjects whereas girls study in the arts and for clerical or secretarial qualifications. The high degree of sex segregation in area of study was specifically pointed out in the reports for Ireland, Luxembourg, the UK, Greece, France, Germany, and Spain. This area of vocational choice has received a great deal of attention both at national and community level (eg, Sullerot, 1988).

Thus two points in particular stand out in relation to solo women and education. First solo women are a very diverse group including a large number of elderly women with few qualifications, some very well qualified women (who may have 'chosen' the independence of remaining single), but also these seems to be a substantial number of young women without qualifications. Thus, the Greek report (p. 15):

— amongst the various sub-categories of 'single' women, the one which is particularly at risk is the category of very young, unmarried women, without particular qualifications, who have not yet entered the labour market. Unemployment amongst young girls leads to prolonged family dependence and strong feelings of insecurity.

Secondly, although girls have greatly improved their qualifications levels relative to boys there remains a very high degree of sex segregation. This point is made in the report for Ireland (p. 28):

— gender differentiation at second level influences the uptake and availability of courses in third level systems. This is eventually manifested in the differences in professional qualifications and skills between males and females. In turn this

contributes to the 'crowding' of women into service and clerical occupations and excluding them from skilled manual work and higher professional occupations... Young women are being trained to work in a restricted range of service occupations which have low status and limited prospects for promotion and career advancement.

Economic activity and employment

The labour market has been changing in recent years and some general trends in employment are apparent across the EC, to a greater or lesser extent in different countries. In general the size of the labour force has been falling, with more younger people spending longer in education and more older people retiring earlier. There has also been a general shift away from agriculture and heavy industry towards the service sectors, and a rise in public sector employment. Women, especially married women, are making up an increasing proportion of the labour force but there is still a substantial degree of segregation — both horizontal and vertical — between women and men. Pay therefore is usually lower for women than for men. In some countries children have a significant impact on women's employment and employment rates for women with children are often lower than rates for those without children.

The 1990 LFS can be used to give an overall picture of economic activity rates by marital status across the EC. Table 6 shows the activity rates (employed and unemployed persons as a percentage of the population of working age) of women by marital status. In the EC as a whole single women are the most likely to be economically active (51 percent), followed by married women (45 percent) and then the divorced and widowed (21 percent). Among single women the range is from about 36 percent in Belgium to about 69 percent in Denmark. In general single women are more likely to be economically active than married women although in a number of countries the rates are very similar.

TABLE 6 Economic activity rates of women by marital status, EC 1990				
	Proportion economically active			
	Single	Married	Widowed or divorced	All
Belgium	36	42	16	36
Denmark	69	68	32	61
FR Germany	60	47	24	45
Greece	40	38	16	35
Spain	46	29	14	32
France	49	51	27	46
Ireland	48	31	11	35
Italy	45	35	14	35
Luxembourg	55	28	24	34
The Netherlands	62	40	21	43
Portugal	49	51	24	47
UK	57	58	22	52
Europe 12	51	45	21	42
Source: 1990 Labour Force Survey				

Some of these differences between countries are due to differences in the age structure of the various marital status groups, so table 7 focuses just on those of prime working age (25 to 49 years). This gives a clearer picture of variations in economic activity across countries. In the ES as a whole 84 percent of single women aged 25 to 49 are economically active compared with 78 percent of married women and 65 percent of widowed and divorced women. In all countries at least three-quarters of single women aged 25 to 49 are economically active and more commonly at least eight or nine out of ten are active. These rates are almost as high as those for single men of the same age. Widowed and divorced women have lower rates than single women but nevertheless in most countries between 70 en 80 percent of these women are active. The rates for married women show quite substantial variation across countries, ranging from 39 percent in Spain and Ireland to 91 percent in Denmark.

TABLE 7 Economic activity rates of women aged 25 to 49, EC 1990				
	Proportion economically active			
	Single	Married	Widowed or divorced	All
Belgium	80	63	74	66
Denmark	87	91	85	89
FR Germany	87	61	82	67
Greece	80	50	72	54
Spain	83	41	72	50
France	87	69	86	74
Ireland	85	39	47	47
Italy	78	51	74	56
Luxembourg	89	40	80	52
The Netherlands	87	54	61	60
Portugal	81	69	81	71
UK	81	73	71	74
Europe 12	84	60	78	65
Source: 1990 Labour Force Survey				

The national reports give a similar picture. Widows are the least likely to be economically active even at younger ages. The single and ex-married women have similar rates of economic activity although the rates seem to be slightly higher for the ex-married. Thus, with the partial exception of widows, it is clear that solo women are mainly economically active and supporting themselves through employment.

With regard to occupational status and industrial sector it proved to be very difficult in most countries to get sufficiently disaggregated data to examine variations within the group of solo women, and most countries have only be able to provide information comparing men and women more generally, showing the concentration of women in the service sectors, and that women are less likely than men to be in professional jobs. In some countries there are indications that solo women are more likely than married women to be in non-manual or professional jobs. In France 39 percent of working

women living alone are in intermediate or upper professional or executive jobs compared with 25 percent of working married women. In the UK 74 percent of childless women are in non-manual jobs compared with 59 percent of all women. Young single women are particularly likely to be in clerical jobs in the UK (48 percent compared with 30 percent of all women). In Germany lone women are more likely to be white-collar workers, civil servants or self-employed compared with married women. In Italy lone women are mainly found in service sector, although widows are more likely to be in industry or agriculture. Most lone women are manual workers but among young women 8.5 percent are in management and there is quite a significant group (20 percent) of free-lance professional women.

TABLE 8, from the LFS, shows employment by sector for single women and shows that the service sector accounts for by the far the largest proportion of single women, usually at least two-thirds and often over 80 percent of single women are in the service sector (Portugal at 46 percent is the exception). In this single women are not especially different from women in general.

TABLE 8			
Employment by sector, single women, EC 1990			
	Agriculture	Industry	Services
	%	%	%
Belgium	1	18	81
Denmark	1	18	80
FR Germany	1	24	74
Greece	11	21	67
Spain	5	22	73
France	2	17	81
Ireland	3	21	76
Italy	4	29	67
Luxembourg	■	8	91
The Netherlands	2	12	85
Portugal	14	38	48
UK	1	18	80
Europe 12	3	22	75
Source: special tabulations from 1990 Labour Force Survey			

As with occupation detailed information on pay levels among solo women is not readily available. France and Belgium provide the most detailed information. In France taking 100 as the average salary of all working persons in 1984 then women living alone are at this average while men living alone are at 115. For single people living alone the index stands at 106 for women and 111 for men; for divorced at 101 for women and 130 for men; and for widowed at 74 for women and 101 for men. The highest score for lone women is 137 for those who are single and aged 40 to 59. This perhaps suggests that single women who remain in employment (with no gaps for child-bearing) do gain from this in terms of pay. The index for married women is 76 compared with 139 for married men. Thus lone women appear to have higher wages than married women, with single women the best off and widowed women the worst off. Men do better than women whatever their marital status.

The same appears to be the case in Belgium. Lone women aged under 30 have average earnings equivalent of about 83 percent of those of men of the same age. As the report notes given that there are no significant differences in education between single women and single men the lower rates of pay for women perhaps indicate their relative disadvantage in the labour market. The gap between lone women and men however is reduced at age 30 to 49 to 95 percent only to widen again at age 50 plus (84 percent). In the UK manual women's hourly earnings are about 62 percent of those of men and for non-manual workers about 59 percent. However the pay gap is lowest at younger ages (for those in manual male pay) so single women probably do better than other women relative to men. In Greece women earn 57-70 percent of men's wages. In Portugal it is estimated that about 50 percent of women over 20 are low paid compared with 15 percent of men.

In the report for Spain (p. 8) it was also pointed out that women, including solo women, may be particularly likely to be in irregular and insecure employment:

— The characteristics of the female workforce situation such as the high rates of unemployment, concentration in often irregular sectors (textiles, footwear, domestic services), excess number in the category of family help, withdrawal from the job market, etc., place women mainly in the irregular sector of the market... 36 percent of women can be found in the black employment market compared with 16 percent of men. 81 percent of women with irregular jobs are not registered with social security whereas the figure for men is 50 percent.

Unemployment

Unemployment has been falling in many countries but nevertheless there are still very substantial numbers of unemployed people. What is perhaps most striking is the extent to which unemployment has become concentrated among the young, and to a greater extent than in the past, among women. The national reports suggest that unemployment rates are higher among young solo women than among older women. Thus, for example, in Belgium the unemployment rate (as a proportion of the economically active) was twice as high for under 30 year-olds compared with the over-50s. Similar differences were apparent in Denmark and Greece.

In relation to marital status the picture is not entirely clear. On the one hand single women tend to have higher unemployment rates because they are younger. However on the other hand many of the ex-married women may have had breaks in unemployment because of children or for other reasons (for older women marriage itself may have led to breaks in employment) and they therefore might be more vulnerable to unemployment. In Belgium for example the highest unemployment rates are to be found among ex-married women aged between 30 and 49. In other countries where figures are available (Greece, Ireland, the UK) unemployment rates among the divorced and separated appear similar to those of single women in the same age range. Widows may have a lower unemployment rate but, as shown above, many widows are not economically active.

Nor is the picture entirely clear in comparison with solo (or one) men. In some countries the rates appear to be higher for lone men than for lone women, in other countries lower. In general women do now have higher unemployment rates than men (see the LFS data below) but it may be the case that adult solo men (those who are not young single men living with their parents) are more vulnerable than men in general to unemployment.

TABLE 9, again from the LFS, shows the unemployment rates of single women and men by age. Young people are more vulnerable to unemployment than older people; women are generally more vulnerable to unemployment than men. Thus the young single women tend to have high unemployment rates (with exceptions in Denmark, Germany and the UK). In the southern countries — Greece, Spain and Italy) unemployment rates for young women are over 30 percent.

TABLE 9				
Unemployment rates by age, single women and men, EC 1990				
	Single women		Single men	
	14-24	25-49	14-24	25-49
Belgium	19	10	11	8
Denmark	11	12	12	11
FR Germany	4	5	4	6
Greece	34	15	16	9
Spain	39	25	26	19
France	24	13	18	11
Ireland	18	9	21	14
Italy	37	18	24	12
Luxembourg	—	—	—	—
The Netherlands	12	9	11	9
Portugal	13	7	8	5
UK	9	9	12	11
Europe 12	19	12	15	11
Source: special tabulations from 1990 Labour Force Survey				

Conclusion

In relation to both education and employment it is again clear that solo women are far from being an homogeneous group. Rather the reverse because there are very clear differences within the group. To some extent these are a function of age and marital status. Older women are less likely to have participated in education and, because many are ex-married, will have had discontinuous employment histories. Younger women are more likely to be better educated and the vast majority are economically active. But even within age groups there is heterogeneity. The younger age group includes a (probably fairly small but growing) number of well educated women working in professional jobs but also a (fairly large) number of women who have left school with little or no qualifications and who are very vulnerable to unemployment. Sex segregation remains high in both education and employment, giving men and women very different occupational structures and pay.

Just as it is important to take a life-cycle view of family and marital status so too we need to consider women's employment over the life-cycle. Women are spending longer periods of their lives in paid employment — as young singles, as married women, as divorced or separated women, as widows. Their earnings are therefore of considerable importance to them and this is true for married women (whose earnings are a very significant factor in preventing family poverty) but especially true for solo women. Low pay and reduced employment opportunities for women have traditionally been accorded little importance in policy, primarily because it has been assumed that women do not need to depend on their own earnings but are secondary earners to men in the family. As expresses in the report for the Netherlands (p. 19):

— single women have never been considered as independent full breadwinners, who have to and want to provide for themselves and others for the rest of their lives. On the contrary they are never seen as even temporary full breadwinners, but only as providers for themselves for as long as they have no male partner. Much of what has been considered women's work, women's jobs and functions are based on the assumption that women will be temporarily employed or will become co-breadwinners, and will certainly not seek fulfilment and status through jobs and career. As a consequence single women have never had the same chances as men on the paid labour market, they are at least disadvantaged and often have undergone implicit or explicit discrimination.

Current earnings are not only important in relation to current living standards but are also an important determinant of future income in retirement, especially in earnings-related pension schemes (both public and private). Ability to get access to employment thus has both short and long term consequences.

■ ■ ■

IV

SOCIAL AND ECONOMIC LIFE

This section has two main parts. The first looks at the topic of 'caring' and the responsibilities that solo women may have in caring for others. The second looks at incomes, living standards and the nature of state financial support for solo women.

Caring

One of the aims of this project as set out in the research outline was to examine family responsibilities and the extent to which single women are expected to care for their families. This topic was therefore included in the national reports and a special report was also commissioned from McLaughlin to examine solo women and caring, focussing in particular on Ireland, the UK and France. McLaughlin (p. 2) starts by pointing the importance of taking a wider view of caring:

— The European Community's developing policies relating to the position of women have taken on board the interaction of employment and family responsibilities. To date, however, the primary focus of both research and policy has been on the interaction of employment and responsibilities for care of dependent children. Yet the interaction of employment and family responsibilities goes beyond that — responsibilities for the care of disabled and elderly infirm adults can and do interact with employment. These kinds of family responsibilities affect women with and without children, usually at later points of the life-cycle than that characterised by the care of children. The ageing demography of European Community countries means that these non-childcare responsibilities will assume an equal incidence to childcare responsibilities throughout Europe in the near future, and have already done so in several EC member states.

Because equal opportunities policies and philosophies have conflated family with child care responsibilities there has been little systematic investigation of the role non-childcare caring responsibilities have played in creating and will play in perpetuating, the economic disadvantage of all women — never-married, ex-married and married.

The issue of non-childcare caring responsibilities is likely to take on greater significance in the future. On the one hand falling birth rates mean a declining number of young people coming onto the labour market while at the same time there are more elderly people who are not in the labour market. So there is an increasing demand for women in the labour force and more women are participating in employment for longer periods of their lives. On the other hand however of care for the elderly will assume a greater importance. Thus: 'the result is that a new dilemma is just beginning to appear — demographic change will require more and more of the working age population to participate in employment to fund pension provision whilst that same demographic change will require more and more of the working age population to provide care for the elderly and infirm.' (McLaughlin, p. 6)

However the extent to which these issues have got onto the policy and research agenda varies substantially in different countries. From reading the national reports it is clear that the topic on non-childcare caring is in many countries not recognised as a significant issue, and that even the concept of 'caring' in this sense appears not be widely recognised. Thus some of the national reports discussed caring more in the sense of general assistance given to, and received by, solo women. It is probably in the UK that the concept of caring has received the most attention in research, including a recent government sponsored report (Green, 1988). Non-childcare caring is generally taken to refer to the provision of care for dependent adults (those with physical or mental disabilities) and elderly infirm people. As the UK report (p. 23) points out:

— the term 'caring' can cover a wide range of activities including providing practical care (eg help with housework, preparing meals, shopping), personal care (eg washing, dressing, using the toilet), financial care (eg financial support, help with financial matters) and emotional care (eg keeping someone company, arranging social outings). The extent of care can also vary widely relative 'keeping and eye out' for a neighbour or relative living nearby to providing full-time care for a disabled or elderly person living in the same household.

In many countries such care has traditionally be seen as a family responsibility, not beyond the bounds of normal family obligations and duties, with women the main providers of (non-financial) care. As such the issue of caring and the question of who bears the costs of caring has not received a great deal of attention. However there is an increasing awareness of the costs to women for providing care. Thus in Greece (p. 18-19)

— « All for one and one for all » This phrase can perhaps best describe the primary function of the traditional Greek family. Each member of the family circle

cared for and, in return, was cared for by others. This solidarity was an actual obligation, generated by the ties of interdependency amongst family members... This system of interdependency is however breaking up. Women, whether single or married, take up jobs and secure independent sources of income. As a result they tend to become self-supportive and do not depend on fathers and brothers. Yet, their traditional role as carers for children, men and incapacitated members of the family does not seem to have changed. The combined obligations of these two roles obviously puts pressure on women.

Elderly people are especially likely to require some degree elderly. The majority of elderly people, even the very elderly, do not live in residential establishments. In Ireland about five percent of elderly people are in residential homes and the proportion is about the same in Spain. In Britain and in France fewer than five percent of those aged under 80 live in residential care, and even among those aged 85 plus only about 20-21 percent of women and 12-13 percent of men do so. Those living in non-residential care may nevertheless be receiving care from statutory services. Men care probably more likely to receive such care than women — there is some evidence (from the UK and Denmark quoted in Coopmans et al, 1988) to suggest that men can more readily gain access to residential care and are more likely to receive support services at home. This probably reflects an implicit view that men need more help with domestic care than women. However in general 'informal' care — primarily from family but also from other relatives, neighbours and volunteers — is a much more significant source of care than the statutory services. Coopmans et al (1988) note that in Germany the number of informal helpers is estimated to be three times higher than the number of professional helpers and that in the Netherlands 45 percent of all care is given informally.

In several countries (eg the UK, Ireland, Luxembourg, Germany, Greece) there has been an explicit shift from residential to 'community' care for the elderly and informal carers play a large part in this. Denmark is perhaps partly an exception to this, in the report (p. 21) it is noted that 'the (extended) family are not obliged to and in general not expected to maintain members of the family, except the members of the nuclear family. The family might help in practical matters and in social contacts... but basic maintenance and health care have been turned over to the public services.'

It is difficult to get figures on the numbers of the elderly who receive informal care and even more difficult to get figures on the numbers of people who require care but who do not receive it. Never-married elderly women are perhaps one such group because they are less likely to have family members to provide care. Some indication of caring can be inferred from living arrangements on the assumption that elderly people who live with their adult children will be receiving some care from them. In both Britain and

France about half of women over 85 (excluding those in residential establishments) live in 'extended family' households and care probably receiving some care from family members. However the 'young elderly' who live with their families may be providers rather than recipients of care and in several of the national reports the role of grandmothers (often widows) in providing care for their children and grandchildren (thereby enabling mothers to take paid employment) was noted. Also many carers are themselves elderly people caring for very elderly parents. Coopmans et al (1988) quote a German study which found that of a sample of women aged 60 to 70 almost half (46 percent) of those with parents were caring for them in their own households.

The costs of caring

As noted above caring can cover a wide range of activities but for many carers the amount of care provided is very substantial. In Germany 37 percent of carers give at least 42 hours of care a week, as do 62 percent of carers in Ireland. In Britain in 1985 there were estimated to be 3.5 million female carers and 2.5 million male carers — 15 percent of all women and 12 percent of all men — and 32 percent of these carers provide at least 20 hours care. Caring can be very much a full-time job, more so if the person cared for lives in the same household. Thus in Britain 45 percent of in-household carers are caring for at least 50 hours a week.

It is who are most likely to provide care, and women who provide the most demanding and time-consuming care. Men carers are primarily caring for their partners while women carers care for a much wider range of people — parents, parents-in-law, partners, children. In Germany and in Ireland about three-quarters of all carers are women, as are over half (56 percent) of carers in Britain. In Britain 69 percent of women providing in-household care were doing so for at least 20 hours a week compared with 55 percent of male carers. In Ireland 47 percent of women carers provide substantial amounts of care compared with 38 percent of men carers. Caring can also be a very long-term situation. In Ireland half of all carers had been caring for at least five years.

Carers are more often married than single (74 percent of female carers of elderly people in Ireland are married; 73 percent of female carers in Britain) and it is women in late middle-age (45 to 64) who are the most likely to be carers. But although single women do not make up the largest proportion of carers they are probably the group who are the most likely to be carers. The recent British report on informal carers (Green, 1988) found that 29 percent of single women aged 45 to 64 are carers compared with 24 percent of married women in the same age range, and they are more likely to be

providing care at least 20 hours a week (13 percent compared with 6 percent). Thus 'the findings lend some support to the commonly held view that the caring role falls disproportionately on single women but the disparity is only evident in later middle age.' (Green, 1988, p. 10)

McLaughlin (p. 11) argues that within families solo women are most likely to be carers because:

— the child with fewest competing obligations is the likeliest candidate. Thus single rather than married 'children'... and 'children' with the lowest degree of integration into the labour force; thus unemployed 'children', low-paid or part-time 'children' and so on are more likely to provide care than those with full-time, stable and/or well-paid employment. The net result of this hierarchy is that never-married women and ex-married women without dependent children are particularly likely candidates for the care of the elderly.

The costs of caring can be emotional, physical and financial and the consequences can be both short and long-term. The emotional costs include isolation and loneliness (especially if not in paid employment), less free time and few opportunities for social life, and difficulties in relationships with the cared-for person and other family members. The physical costs include tiredness and ill-health because of the heavy work that caring can involve. Thus stress levels tend to be high among carers. Solo women may be more disadvantaged in these respects than married carers — they are less likely to have someone to share the work of caring with, or simply to provide alternative company. Coopers et al (p. 63) report the results of a government study in Germany which found that among carers:

- 50 percent are hampered in their free time;
- 45 percent can hardly ever go on vacation;
- 37 percent suffer ill-health due to this way of life;
- 16 percent have to give up their own paid work; and
- 28 percent suffer financial loss.

The latter two points highlight the third consequence of caring — the impact of caring on employment and thus on personal and household income. Many carers either give up work or reduce their hours of work in order to meet their caring responsibilities. This is especially likely to be the case for in-household carers. In France solo women who live alone are more likely to be employed than solo women who live with their parents (ie those most likely to be carers — among solo women aged 45 to 49 79 percent of those living alone are employed compared with 66 percent of those who live with their

parents; at ages 50 to 59 73 percent of those living alone are employed compared with 49 percent of those who live with their parents.

In the Netherlands a study in 1969 also highlighted the high costs of caring for single women aged 40 to 65.. Most were caring for someone in their own household and 20 percent had to give up paid work because of health problems. These health problems were often a consequence of both the caring work at home and of the type of paid work — stressful and physically demanding — undertaken.

In Ireland a survey of carers of elderly people found only 10 percent of female carers and 42 percent of male carers were in employment (compared with about 24 percent of married women in general and 79 percent of all men); and 39 percent of all carers were in part-time employment. Carers were found to have lower household incomes than non-carers, more especially so because often the cared-for person has no independent income and so is also financially dependent on the carer.

In Britain the General Household Survey for 1985 showed that of female carers providing at least 20 hours care a week 40 percent were employed (compared with 62 percent of all women) and among male carers 42 percent were employed (compared with 79 percent of all men). The net household income of in-household carers was lower than that of non-carers. Non-household carers had higher household incomes than in-household carers both because the former usually provide less care and so can remain more easily in employment and because they are more likely to have partners contributing to the household income.

This point again illustrates the additional disadvantage suffered by solo women carers — although married women do not necessarily have access to all the household income it is likely that their overall standard of living is cushioned by the presence of a working partner and therefore that the financial consequences of caring are not so severe. In addition, as we have seen, the prime age for caring is late middle-age 'a period during which working people are accumulating reserves of goods and savings which will cushion their standard of living in the post-retirement phase. The absence of such accumulation for carers (particularly those with heavy caring responsibilities and those without working partners) means that the likelihood of poverty in old age is greater for carers than for most other sections of the population.' (McLaughlin, p. 12-13). A further problem is that when caring ends the chances of solo women being able to get back into employment are remote and in general they receive little help in doing so — the little assistance that is available for women 'returners' to employment is usually focused on (younger) mothers. Thus there can be a long-term impact of caring on the living standards of carers.

State support for carers

Despite reduced labour market participation and low household incomes carers generally receive very little by way of specific social security support. Most social security systems are intended to replace earnings and are closely tied to labour market status and in general giving up employment (or reducing hours of paid work) for domestic reasons is not compensated. Thus many carers are likely to be dependent on social assistance payments or other benefits not specifically designed for them (eg unemployment benefit).

Even where carers do receive support this is usually tied to a requirement that they are not in paid employment, and may also be tied to the support received by the cared-for person. Thus in Ireland the Prescribed Relative's Allowance is paid as an increase in pension to incapacitated old age and invalidity pensioners in respect of a prescribed relative who is living with them and providing full care and attention. A 'prescribed relative' is a single or ex-married male or female relative who cannot work because of the care they are providing. There are very stringent eligibility conditions and about half of those who apply are refused the benefit. Of the elderly population receiving care only about three percent are receiving this benefit on behalf of their carer. Ex-carers may receive the Social Assistance Allowance for Single Women, which means they do not have to make themselves available for work (in recognition of the fact that they may be unable to find work) but the level is only marginally higher than what they would receive in unemployment assistance.

In the UK there is the Invalid Care Allowance (ICA), which is paid directly to carers rather than being an addition to the cared-for person's pension. However it is tied to the cared-for person's benefit in that only those caring for a person receiving Attendance Allowance are eligible. It is not paid to those who have earnings above a minimal level and again the eligibility conditions are such that many carers do not receive the benefit — at best only 15 percent of those caring for at least 50 hours a week were receiving the benefit in 1988. ICA was not originally paid to married women carers but was extended to married women in 1986 (in line with the EC Directive on Equal treatment in Social Security). Although this is one of the very few examples of a benefit specifically for carers McLaughlin (p. 38) notes that it is 'a mixed blessing — it gives some statutory recognition to the reduced income experienced as a result of caring but it falls far short of actually compensating carers for, or protecting carers from, their reduced incomes.

In Luxembourg report (p. 26) it is noted that a new benefit, the 'allocation de soins', has been very recently introduced (May 1989). This provided some financial assistance to those giving care for the elderly in their own but 'those who agree to care for an

elderly person at home will be trapped by the 'allocation de soins' being again excluded from the social security and far away from the labour market.' In Spain also there is a benefit paid in respect of care for a third person, where that person is handicapped and does not attend a special centre. About two-thirds (65.4 per cent) of the beneficiaries of the subsidy for the care of a third person are women. Similarly in France people receiving the Handicapped Adults Allowance can receive a 'complementary allowance for a third party' if they need regular care.

In general carers are a very invisible group and have not yet been the focus of much research or policy. But the evidence that is available suggests that there are significant numbers of informal carers, and that solo women in particular may be called upon to provide care for their elderly parents. This is at some cost to both their current and future incomes. Caring affects employment opportunities in both the short and the long-term and we clearly need more information to assess this impact and to consider the policy implications, especially in the field of equal opportunities.

Other care

In this section we have focused primarily on solo women as carers for elderly parents but have also noted that very elderly solo women are particularly likely to be in need of care, and that young elderly solo women may be providing care (especially child-care) for their families. But it is worth noting that care in a less stringent sense — general assistance, advice, social support, friendship, help during short-term illness and so on — is very much a part of family life. Very young solo women living at home will often benefit from their parents' support, including financial support. Solo women living alone may have less access to such support. In Spain there has been some research examining the question of who would provide care for women in short and long illness (p. 17). Seven per cent of all women reported that they would have to care for themselves during a short-term illness, but this was the case for 26 per cent of divorced and separated women, 10 per cent of widows and 9 per cent of single women compared with 6 per cent of married women. Similar differences applied in the case of long-term illness.

In Italy a survey in 1983 examined unpaid assistance given and received by individuals. Assistance included 'economic aids, therapeutic assistance, company, looking after, help with housework (tidying the house, preparing meals, repairs of a various nature), accompaniment, tending to bureaucratic administrative affairs and other general shores.' (p. 22) The result showed that about 27 per cent of lone women provided assistance in at least one of these categories, generally to family members, and women under 60 were more likely to give assistance than women over 60 (37 per cent compared with 23

percent). In almost half the cases the assistance was on a regular basis. Lone men were less likely than lone women to provide assistance (21 percent) and more often gave financial assistance whereas the women provided company and domestic help. Among lone people aged over 60 women were more likely to receive economic assistance than men, who were more likely to receive domestic assistance. Those over 60 were more likely to receive than give assistance and this was especially true for the men. Thus 12 percent of the women over 60 were giving assistance but not receiving any compared with 5 percent of the men; 34 percent of the women were receiving assistance but not giving any compared with 44 percent of the men; and about 43 percent of both the women and the men were neither giving nor receiving any assistance.

A similar type of study in Germany looking at social contacts (p. 16) found that lone women have about the same amount of social contact with relatives as married women. Young lone women have more contacts with friends while older lone women have more contact with neighbours, but less close contact with family. Older lone women get less help than young women but the older women also give less help than they receive themselves. As the report points out there may be a problem of reciprocity 'single women seem to be in a problem situation: they need more support but they cannot get more without disturbing the relationship to the giver.' (p. 16) Similarly the report for the Netherlands: 'single women in the majority have to care for themselves, and quite often also of others; single men have more chance that somebody else is taking care of them.' (p. 27)

Incomes, living standards and social security policy

In this section we look at the material circumstances of solo and lone women and at state financial support. It is important to remember how heterogeneous solo women are and that there are significant variations in material circumstances within the group. It is also important to note that we are not making comparisons between different countries but rather are concerned with the circumstances of solo women relative to the circumstances of others within each country. There is no data readily available which would allow between-country comparisons of the incomes and living standards of solo women.

Incomes

As we have employment rates vary among solo women by age and marital status so in general the sources of income also vary. Younger solo women in employment derive most of their incomes from earnings while older women and widows derive most of their

income from pensions, often related to their husbands' contributions into either state or generally less commonly) private pension schemes. Some divorced and separated women may receive maintenance payments from their ex-husbands but this is not very common among childless divorced and separated women (and indeed many lone parents also fail to receive maintenance).

Among lone women (it is difficult to get income data other than on a family or household basis) those with the lowest incomes tend to be either young or old, with those in the middle years (primarily of course those in employment) having the highest incomes. Never-married women also tend to have higher incomes than ex-married women, probably reflecting the fact of their more continuous employment. Thus in Belgium lone women aged over 75 have the lowest average incomes of all and never-married women aged 50 to 60 the highest. Among those of working age the never-married have higher incomes than the ex-married. In Germany the same pattern applies with widows over 75 having the lowest average incomes and single women under 30 having the highest. Low incomes among elderly lone women can also be seen in Denmark, Italy and the UK. Similarly the figures for France show that those in employment have much higher incomes than those not employed (again primarily the elderly but also young unemployed women).

In general lone men have higher incomes than lone women. Expressing the incomes of lone women as a percentage of the incomes of lone men then in Belgium ex-married lone women have incomes equivalent to about 81 percent of those of men, while for the never-married the figure is 90 percent. In Germany women's incomes are 94 percent of men's for singles under 40, 89 percent for singles over 40, 68 percent for the divorced, and between 61 and 70 percent for the elderly. In France working women have incomes of about 92 percent of working men and non-workers about 93 percent. In Italy overall the women's incomes are about 75 percent those of men; in Luxembourg also about 75 percent for those living alone, and in the UK the incomes of women under working age are about 79 percent of those of men under working age, 84 percent for those above working age. In Denmark women are more likely to be in the lowest income bracket than men and less likely to be in the highest.

As the UK report (p. 21) points out 'those who live alone cannot benefit from any of the economies of scale which sharing can give — rent, rates, mortgages, fuel and so on cost much the same for one as for more persons.' So it is necessary really to try and look beyond income at wider indicators of living standards. Some information on expenditure patterns and access to assets and amenities is available from Italy, France and the UK.

In Italy young solo people have higher levels of expenditure than older solo people and

patterns of expenditure vary by age and sex. Housing is the largest single item of expenditure and accounts for 36 percent of the total expenditure of lone women (29 percent for lone men). Elderly lone people in particular spend a lot on housing — 39 percent of the total for elderly lone women and 35 percent for elderly lone men. Food is the next largest item, accounting for 29 percent of the total for lone women and 24 percent of the total for lone men. Elderly lone people, especially elderly lone women, clearly have very restricted expenditure in that essentials take up a very restricted proportion of the total. Lone women over 65 spend about 73 percent of their total expenditure on housing and food compared with 46 percent for lone women under 30; for lone men the proportions are 52 percent and 46 percent respectively. The same pattern can be seen in the UK where among lone women pensioners the essentials of housing, food and fuel account for 59 percent of the total compared with 46 percent among lone women of working age, the figures for men are 54 percent and 42 percent respectively.

In the UK elderly people living alone, and again especially elderly women, are much less likely than other households to have access to a car or to household labour-saving devices such as washing machines, freezers and clothes driers. Similarly in France 73 percent of lone women have no car (compared with 47 percent of lone men and 15 percent of couples); 33 percent have no phone (compared with 51 percent of lone men and 20 percent of couples); and 50 percent have no central heating (compared with 56 percent of lone men and 31 percent of couples). Again it is the elderly who are most disadvantaged in these respects. In comparison with households in general women and men living alone are more likely to be in houses with no running water (16 percent of lone women, 21 percent of lone men, six percent of couples) or no indoor toilet (11 percent of lone women, 8 percent of lone men, 3 percent of couples).

Housing

The most commonly mentioned problems with housing were first a shortage of affordable rented housing, especially in urban areas, making it difficult for solo women to live alone. Secondly the high cost of housing, again especially in urban areas, which also makes living alone difficult for those with low incomes. So young single women may find it difficult to leave the parental home and elderly widows may have to live with their families rather than keep up their own homes. The Netherlands report highlights the way in which expectations about gender roles and caring can affect housing provision: 'single women have been expected to adjust to their parents, ie to try and find a job near where their parent(s) are living, combining a job with active taking care of their parents... independent housing for single adults has become more the rule,

but the differences between women and men still remain: 'single women are more inclined, and it is still expected of them, to find solutions that make it possible to help and support parents as caregivers'. (p. 38)

A comparison of tenure patterns in five countries (Denmark, France, Italy, Luxembourg and the UK) where these data were available, suggests that among lone people the elderly are the most likely to be owner occupiers, presumably because they are living in the marital home. However compared with other households lone people are less likely to be in owner-occupied housing. For example in Denmark 30 percent of lone women and 31 percent of lone men are home owners compared with 64 percent of all households; in France this is the case for 40 percent of lone women and 33 percent for lone men compared with 57 percent of couples; and in the UK for 44 percent of lone women (aged under 60) and 47 percent of lone men (aged under 65) compared with 61 percent of all households.

Poverty

As we have seen there variations in income by age, sex and marital status and it would be expected to find this reflected in the extent and risk of poverty for different groups. It is difficult to get detailed figures on poverty among solo women and solo men because most poverty statistics are calculated on a household or family basis. If a household measure is used then solo people who have low personal incomes — elderly women or young unemployed women, for example — but who live in relatively well-off households are not counted as being poor. This can have quite a significant effect on the numbers — a recent UK study (Johnson and Webb, 1989) compares household and family based measures (ie counting solo people who live with others either as part of a household or as separate family). For 1983 it was found that 8 percent of single people lived in households with a household income below half of the average but 21 percent lived in families with incomes below that level — a significant difference, mainly accounted for by young single unemployed and low earning people. Aggregate measures may also undercount women's poverty more generally because married women, who may have low personal incomes, are assumed to share in the incomes of their partners, although strongly increased... labour force participation rates and by the destabilisation of family structures. This leads to a double polarisation. On the one hand between the highly educated women who remain permanently on the labour market (regardless of the number of children they have) and the lower educated women who (have to) quit the labour market when they have two, three or more children. on the other hand between married women in the labour force (and therefore belonging to two-earner families, situated at the top of the welfare distribution and having a low poverty risk) and

unmarried, divorced or widowed (employed or not employed) women, who have to bear alone the material and immaterial care of children, who are situated in the bottom of the welfare distribution and who have a very high poverty risk.

Thus increasingly among those of working age it is not just the no-earner households (unemployed, sick and disabled) who have a high risk of poverty, it is also one-earner households of all types — solo people, lone parents, and couples with (young or many) children. Such households are increasingly falling behind those who have access to two earners. Solo women, as an overall group, may not therefore have an above average risk of poverty but within the group there are certainly sub-groups who are at great risk, in particular the very old and the very young.

Social security policy

Rather than attempting to summarise the vastly different and complex social security schemes of each country here we focus on the gaps in provision that particularly affect solo women. In social insurance schemes women generally now have access to benefits under the same conditions as men. But equal treatment does not necessarily guarantee equal outcome and women are still disadvantaged in comparison with men for a number of reasons.

First insurance-based schemes are tied to employment and so those who have discontinuous employment and/or low-paid employment will generally receive lower benefits. Many women are in this position, especially married and ex-married women, and so receive lower pensions than men. Thus, for example, in Germany never-married women get higher pensions than divorced, widowed or separated women because of their more complete employment records, but lower pensions than men because of their lower pay. Better pensions and more earnings-related pensions, both public and private, have led to an improvement in elderly incomes (as we saw above in the section on poverty) but have also meant an increasing inequality among the elderly with those without access to such pensions — mainly women — falling behind.

Those people who have not had the required employment to qualify for insurance benefits usually have to depend on social assistance schemes, where benefits are often at low levels. In the UK there are twice as many lone elderly women on income support as there are men. In Germany with the exception of young single women, solo women are more often dependent on *sozialhilfe* than are married men and women. In France the recently introduced *revenu minimum d'insertion* (in effect a minimum income) has been taken up mainly by lone people — about 20 percent of applicants are lone women (and

about the same proportion are lone mothers). In Ireland about 38 percent of the population are in receipt of social welfare and lone women make up the largest single group of recipients (45 percent). In Greece 'there are still many people today — mainly women — who are not covered by any Social Security Funds and who can only receive a meagre old-age pension, which is not sufficient enough to cover the cost of renting a single-room flat in an urban area'. (p. 21)

Secondly in many countries some types of employment are much less well covered than others. These include home workers, family workers, domestic workers, agricultural workers, part-time workers and those in the 'informal economy'. Women are over-represented in these sectors and may therefore be particularly likely to have reduced (or no) benefit entitlement. For example in Spain family workers especially in agriculture are not covered and those in the special scheme for domestic workers receive only low benefits. In addition there are many workers — especially women in the service sector — who are in the 'informal economy' and so are not covered. In Greece it is suggested that small employers may not always be providing the required cover. In the UK many part-time workers (mainly married women but also some older solo women) are excluded from the national insurance scheme.

Thirdly support for unemployed people is very variable and young single unemployed people may not be entitled to unemployment benefit, or may only be entitled for a limited period. In Germany many unemployed women do not receive any unemployment assistance, receipt of which either depends on recent employment (so excluding unemployed school-leavers) or on proof of personal need (and parents may be expected to provide support). In Spain provisions for support for unemployed people with no previous employment experience were introduced in 1986 but assistance is only given to those with family responsibilities and who have been unemployed for at least one year, thus again excluding many young unemployed women.

Fourthly, as discussed above, support for carers is very limited and women (and men) who give up their employment to care for others are not well protected, either in terms of current income or in terms of protection of pension rights during the period they are out of employment and providing care. Protection of pension rights for 'home responsibilities' for those who leave employment to care for children are coming into some social insurance schemes but the needs of other carers for this sort of protection have not yet been recognised.

Thus women in general, including solo women, may be at a disadvantage in comparison with men primarily because they can much less easily fulfil the required conditions for access to benefits. Indirect discrimination thus does still remain a significant problem.

However there is one group among solo women who are accorded special protection. Most social security systems have specific benefits for widows, and widows are thus often eligible for benefits on the basis of their husbands' contributions. In some countries it is not only widows who can derive rights to benefit through the contributions of others, other solo women may also benefit on the basis of contributions of their fathers, brothers or sons. In Spain 'there also exist other pensions for family members... such members being mothers and grandmothers, widows, wives whose husbands are unable to work, or single women provided that they have lived with the deceased and were under his charge for at least two years prior to death... [and] daughters and sisters of old age and invalid pensioners that may be over the age of 45, be single or widowed, comply with the requisites mentioned above for mothers and grandmothers and, besides this, can prove that they took care of the deceased for a prolonged period.' (p. 20) In Greece 'several Funds have also provided for unmarried and divorced daughters. Both of these categories are entitled to a pension from their deceased father's Social Security Fund.' (p. 21)

Benefits for widows — and for other groups of women as above — are based on the assumption that women are financially dependent upon men and therefore require a benefit to replace the man's earnings when he dies. With increasing labour market participation among women this rationale for widows benefits can seem increasingly out of date. In Denmark the social pension for widows was abolished in 1984. Instead widows can apply for the general early retirement pension, which is paid to those whose earnings capacity has been reduced because of ill-health or social factors. In the UK widows pensions have recently (1986) been abolished for younger widows (aged under 45 when widowed) who are now paid a lump-sum of £ 1,000 instead of receiving a continuing entitlement to a widows pension. This was justified on the grounds that such women are generally in employment and do not need to receive a benefit to replace the earnings of their deceased husband.

Although it is indeed true that female labour market participation has increased most widows have had discontinuous employment (because of child-rearing) or even little or no employment. As we have seen employment rates are lower for widows than for other groups of solo women, this may in part be a consequence of the fact that they do have an alternative source of support (ie the widows pension) but is also because they are older and cannot readily find suitable employment. Although in the longer term they may be a case for getting rid of benefits based on an assumption of dependency, in the short-term, while the impact of dependency is still very real, there remains a need for such continuing support. This is an issue that requires particular attention in the context of EC equal treatment policies. Most countries provide no equivalent widowers' pension and if the directive on equal treatment in state survivors pensions is introduced it is

possible that widow's pensions will come under more direct threat, as a way of 'equalising' provision for women and men.

The material in this chapter suggests that the needs of solo women are not always adequately met through existing state financial support. Those with caring responsibilities (other than in relation to children) rarely receive income replacement for lost earnings while caring. In other respects the discontinuous employment experiences of women may exclude them from certain forms of social protection, where these are tied to particular patterns of employment or earnings. the final section considers these issues in more detail.

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V

DISCUSSION

This final section is divided into two main parts. The first examines the impact on solo women of European equality legislation (drawn from Meehan's special report) and the second discusses some policy implications.

Equal treatment, equal opportunities and solo women

In addition to the treaty of Rome, which established the right of equal pay for women and men, the EC has introduced a number of Directives intended to promote equality between women and men in employment and in social protection (ie benefits and pensions intended to replace earnings). Meehan (p. 20) point out that:

— it is possible to outline two contradictory hypotheses about the impact on single women (relative to married women or women with children). One of these is essentially political and this is that single women would benefit more than others. The second is essentially economic and is that the differences between the two would be minimal.

In the first place solo women might be expected to benefit more than other women because these equality measures have been concerned in particular with equal treatment — with the removal of artificial and arbitrary barriers between women and men. But 'the trouble with this basic philosophy is that treating people in the same way when their circumstances are different cannot lead to the taking up of new opportunities, brought about by the removal of the barriers, if the two sets of circumstances continue to be dissimilar.' (p. 21) Thus because women's lives are different from those of men — both marry and have children but women stay longer out of employment as a result while men do not — equal treatment will not mean usually equal outcome except for solo women 'because it is only they who will be as free as men to take advantage of a labour market without formal barriers.' (P. 22)

On the other hand, however the economic arguments suggest that solo women will not benefit from provisions for equal treatment in employment any more than other women.

This can be argued from either neo-classical and radical economic theory. According to the neo-classical theory discrimination on the basis of sex represents an arbitrary barrier to the free working of the labour market. Those who practice such discrimination will themselves lose out because, by restricting themselves to only certain groups of workers, they will not be hiring and using labour in the most efficient fashion. Thus discrimination on the basis of sex cannot continue to exist in the labour market because non-discrimination employers will be more profitable and so eventually drive out those who do discriminate. Pay differences between men and women and sex segregation in employment cannot therefore be a consequence of discrimination but instead must be:

— a reflection of the supply of workers of the right quality for different kinds of jobs. The characteristics of the workers in the oversupplied sectors must be unsuitable for the jobs where suitably qualified labour is scarce. Women, for example, have less education or the wrong kind, are less motivated to remain in the labour market, have higher turn-over rates, and so on, thus 'crowd' into jobs for which they are thought to be qualified. The abundance of supply over demand depresses the wages that these jobs can command. (P. 24)

Thus sex becomes a 'cheap screening device' and all women are assumed to be in the class of workers for whom long-term training and investment are irrational because of low returns.

Radical theories, by contrast, focus on structure of the labour market :

— labour markets are divided into different groups which are channelled into different types of jobs. In a market divided into primary and secondary sectors, differentiated by sex, men are recruited into well-paid occupations where there are expectations of continuous employment, training and career development; women are recruited into unskilled or semi-skilled work which is low paid and where there is no need for stability of employment. (p. 25)

Thus both explanations, although very different, suggest that even women will be disadvantaged at the point of entry to employment because employers treat all women as a class; and also that the experiences of all women before entry to the labour market (in education, socialisation) are based on the idea that women as a class become wives and mothers.

Thus, while one argument suggests that solo women will benefit more than other women from equal treatment because they can be more like men in the labour market, an alternative view suggests that solo women are not more like men in the labour market

because employers treat all women as a single class, as wives and mothers. Given that social security systems are so bound up with employment (ie rights to benefits are generally conferred through employment) then similar arguments apply to the outcome of equal treatment in social security — either solo women will benefit more than other women because they are more like men or they will not benefit more than other women because they are treated by employers more like women (wives and mothers) than men.

Policy implications

Are solo women more like men or more like wives and mothers. The evidence here suggests that they are more like wives and mothers than they are like men. Most solos will marry or have been married and there is only a relatively small group who will be able to follow uninterrupted employment careers. Even those who do not take on marriage and child-care responsibilities may, as we have seen, face interruptions in employment for other types of caring responsibilities. The implications of this are two-fold and might appear contradictory — equal opportunities policies should both promote the treatment of women and individuals and promote measures which would benefit women as a class. The first implies more 'individualisation' in education, training, recruitment into employment, promotion, rights to benefits and so on. The second recognises that the many of the disadvantages of women in the labour market follow from their responsibilities for unpaid work and therefore that all women would benefit from measures which seek to remove the disadvantages experienced by wives and mothers. In fact it is necessary to go further than this and recognise the costs of wider family responsibilities, not just the care of children. Perhaps the assumption to drive policy should be that all individuals have or will have at some point in their lives caring responsibilities that will affect their employment.

On a wider level it can also be argued that current forms of social protection (employment rights, social security rights) are increasingly out of date because of the way the labour market is changing. The growth of 'atypical' forms of employment (part-time working, homeworking, self-employment, temporary and seasonal employment) mean that not only women (who make up the bulk of these workers) but also more and more men do not have access to full-time, full-year, permanent jobs. Most social protection provisions are based on the assumption that people (men) will be in these types of stable jobs and require only short-term support during temporary interruptions due to unemployment and sickness; and that the long-term support needed in retirement can be built up during the working career. But for many people this model is increasingly inappropriate and bringing employment and social security rights more into line with both the changing structure of employment and the changing structure of

families would benefit both women and men.

At a general level therefore it can be argued that equal opportunities policies which focus on the needs of women as wives and mothers are also the right way to promote equality for solo women; and that policies to promote the treatment of people as individuals would also benefit those who are married. Looked at over time women are sometimes solo and sometimes married, sometimes they have caring responsibilities and sometimes they do not. But the times when they do have caring responsibilities — whether they are solo or married — carry heavy costs, both short and long term. At the European level employment policies and family policies need to come together much more to (1) recognise the diversity of family types but also that people are not static but move between different family types during their lives; (2) take a much wider view of the nature of family responsibilities rather than just focussing on the implications for employment of the care of children; (3) seek ways to redistribute the costs of care so that they do not fall almost entirely on women (eg through parental leave provisions and though more provisions for alternatives to family care including child care, residential care and respite care); and (4) focus more attention on the structure of employment (length of working day, shift-working, leave and sickness arrangements and so on) in order to develop policies to enable employers to recognise family responsibilities.

At-risk group

However to argue that all women — solo, married, lone mothers — would benefit from the policies which properly recognise the impact of unpaid work on paid work does not mean that there are not some groups of women with special and identifiable needs. Throughout this report we have stressed the heterogeneity of solo women — that they are neither a constant nor a homogeneous group. But within the group of solo women there are clearly 'at risk' groups, who are particularly disadvantaged. At the report for Greece (p. 28) puts it:

— As socio-economic factors are rapidly affecting and changing the situation of women — and particularly *sigl* [ie solo] women — government policy must be flexible enough to take care of:

- the increasing number of women who enter the labour force but who, due to the lack of necessary pre-requisites (training, education, problem with the care of children, etc) are either faced with unemployment or with low-position and low-salaried jobs.

- the increasing number of old women plagued by a variety of problems such as financial difficulties, need for care, loneliness, etc. The always willing to assume the responsibility and the burden of caring for old relatives, combined with the rising number of elderly living in urban training (and in education) remains high, and we need to know more about the types of training schemes on offer and more investigation as to whether there is indirect discrimination in training.
- the needs of carers — information on carers is still scanty and we need to know more about how many carers there are, who they are, and what support they receive. The ageing of the population is going to mean that the issue of care for the elderly will become more pressing in the future and policies need to be based on a better understanding of the current situation.
- the situation of widows — most countries make specific provisions for widows but it is likely that these will come to be seen as increasingly anachronistic, being derived from assumptions about financial dependency of women on men. And pressures for equal treatment between widows and widowers may also put widows pensions under threat. But removing such support without recognising that assumptions of dependency have shaped women's lives will mean hardship for the women involved. Again more information on the current situation of widows, especially widows of working age, is needed to inform policy discussions.

Society is becoming more 'individualised' — people either live alone or just with a partner and thus households are becoming smaller. Living solo is likely to account for longer periods of people's lives. For some living solo is a choice offering greater independence and freedom. For others it can mean low incomes, loneliness and a restricted life. Women themselves, especially young women, need to be much more aware of the implications of their opportunities and choices.

■ ■ ■

APPENDIX 1

The following people wrote the national and other reports on which this summary report is based, and can be contacted direct for further details or copies of individual reports.

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Carers and Caring

Eithne McLaughlin, Department of Social Studies, Queen's University, Belfast.

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APPENDIX 2

ADDITIONAL TABLES

TABLE A1 Number of single people by age and sex, EC 1990					
	WOMEN (1000s) — Age Group				
	14-24	25-49	50-64	65+	All aged 14+
Belgium	658	213	41	60	973
Denmark	372	237	17	39	660
FR Germany	3814	1835	356	475	6480
Greece	685	191	47	36	958
Spain	3258	1076	256	337	4927
France	3704	1690	276	293	5964
Ireland	298	97	24	33	452
Italy	4161	1497	375	514	6548
Luxembourg	22	12	2	3	38
The Netherlands	1092	493	56	70	1711
Portugal	781	191	66	81	1119
UK	3286	996	233	470	4985
Europe 12	22132	8524	1748	2410	34814
	MEN (1000s) — Age Group				
	14-24	25-49	50-64	65+	All aged 14+
Belgium	722	394	56	36	1208
Denmark	399	355	30	25	808
FR Germany	4225	3214	352	88	7879
Greece	709	368	28	17	1122
Spain	3411	1541	246	119	5318
France	3772	2386	360	181	6697
Ireland	330	145	40	34	549
Italy	4467	2379	343	225	7414
Luxembourg	24	21	2	1	48
The Netherlands	1167	803	74	35	2078
Portugal	868	240	34	24	1167
UK	3952	1739	335	224	6250
Europe 12	24044	13585	1901	1009	40538
Source: Special tabulations from 1990 Labour Force Survey					

TABLE A2					
Number of people living alone by age and sex, EC 1990					
	WOMEN (1000s) — Age Group				
	14-24	25-49	50-64	65+	+ 14 ans
Belgium	8.6	71.2	118.2	415.2	613
Denmark	220.1	186.3	114.6	310.1	831
FR Germany	478.2	1193.9	1012.3	3304.3	5989
Greece	31.9	59.6	99.2	248.3	439
Spain	4.6	73.9	175.0	678.4	932
France	264.5	652.9	692.7	2063.2	3673
Ireland	4.2	20.9	24.0	76.1	125
Italy	33.4	361.5	615.3	2067.4	3078
Luxembourg	0.6	4.9	3.5	12.7	22
The Netherlands	116.4	257.2	165.0	497.0	1036
Portugal	2.5	28.2	82.3	212.9	326
UK	106.5	457.3	665.7	2452.8	3682
Europe 12	1271.6	3367.7	3767.7	12338.4	20745
	MEN (1000s) — Age Group				
	14-24	25-49	50-64	65+	+ 14 ans
Belgium	10.2	125.2	82.3	123.6	341
Denmark	254.2	443.2	90.0	116.6	904
FR Germany	421.7	1866.7	603.5	534.1	3426
Greece	30.9	69.2	29.4	64.2	194
Spain	6.9	83.9	98.0	129.7	319
France	230.3	884.3	369.8	476.4	1961
Ireland	6.8	34.1	27.1	35.4	103
Italy	44.1	579.0	330.1	582.5	1536
Luxembourg	0.4	6.2	2.4	2.7	12
The Netherlands	106.8	381.6	102.9	115.9	707
Portugal	2.8	28.9	33.5	59.9	125
UK	163.3	806.1	462.0	734.6	2166
Europe 12	1278.7	5308.6	2230.8	2975.7	11793
Source: Special tabulations from 1990 Labour Force Survey					

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